

Information to identify the case:

Debtor 1	Michael J Castiello	Social Security number or ITIN	xxx-xx-9956
	First Name Middle Name Last Name	EIN	--
Debtor 2	Denise Castiello	Social Security number or ITIN	xxx-xx-1357
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-10110-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J Castiello

Denise Castiello
aka Denise Pulese Castiello, fka Denise Pulese

4/6/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael J Castiello
Denise Castiello
Debtors

Case No. 17-10110-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 06, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J Castiello, Denise Castiello, 95 New Road, Kendall Park, NJ 08824-1131
516578263	+ A Reason to Smile Dentistry, dc 6781-15, 113 Maplestream Rd, Ste 1, Hightstown, NJ 08520-2459
516592598	+ Adamar of NJ Inc. t/a Tropicana Casino & Resort, Phillip S. Van Embden, Esq., 900 E. Pine St., PO Box 863, Millville, NJ 08332-0863
516578274	+ Howard Schachter, Esq, re: Cavalry vs Castiello DJ 84980-12, 3490 US Rt 1, Ste 6, Princeton, NJ 08540-5920
516578277	+ Lyons Doughty & Veldhuis, re: Cap One DC 24181-10, POB 1269, Mount Laurel, NJ 08054-7269
516578279	+ Phillip Van Embden PC, Adamar of NJ Inc (tropicana) dc 18447-10, POB 863, Millville, NJ 08332-0863
516578280	+ Pluese Becker & Saltzman, re: SLS, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
516578282	+ Rickart Collection, re: Fitness, POB 7242, North Brunswick, NJ 08902-7242
516578285	+ SLS LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
516621975	+ The Bank of New York Mellon, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 06 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 06 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516791295	+ Email/Text: signed.order@pfwattorneys.com	Apr 06 2022 20:29:00	A Reason To Smile Dentistry PA., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
516578264	+ Email/Text: banko@acsnv.com	Apr 06 2022 20:30:00	Allied Collection, re: Bally Atlantic City, 3080 S. Durnango Dr, Ste 208, Las Vegas, NV 89117-9194
516578265	+ Email/Text: cms-bk@cms-collect.com	Apr 06 2022 20:29:00	Capital Management Srv, re: LVNV, 698 1/2 S. Ogden St, Buffalo, NY 14206-2317
516578268	+ EDI: CAPITALONE.COM	Apr 07 2022 02:33:00	Capital One, POB 5253, Carol Stream, IL 60197-5253
516578266	+ EDI: CAPITALONE.COM	Apr 07 2022 02:33:00	Capital One, POB 30281, Salt Lake City, UT 84130-0281
516578267	+ EDI: CAPITALONE.COM	Apr 07 2022 02:33:00	Capital One, dc 24181-10, POB 30281, Salt Lake City, UT 84130-0281
516585260	+ EDI: AISACG.COM	Apr 07 2022 02:33:00	Capital One Auto Finance c/o AIS Portfolio Service, d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516605324	+ EDI: AISACG.COM	Apr 07 2022 02:33:00	Capital One Auto Finance., c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347

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516578269	+ EDI: CAPONEAUTO.COM	Apr 07 2022 02:33:00	Capital One Auto finance, POB 259407, Plano, TX 75025-9407
516810683	EDI: CAPITALONE.COM	Apr 07 2022 02:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516578271	+ Email/Text: bankruptcy@cavps.com	Apr 06 2022 20:30:00	Cavalry Portfolio Srv, DC 18565-10, 500 Summit Lake Dr, Valhalla, NY 10595-2322
516578270	+ Email/Text: bankruptcy@cavps.com	Apr 06 2022 20:30:00	Cavalry Portfolio Srv, re: vs. Castiello DJ 084980-12, 500 Summit Lake Dr, Valhalla, NY 10595-2322
516648479	+ Email/Text: bankruptcy@cavps.com	Apr 06 2022 20:30:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516578272	+ EDI: COMCASTCBLCENT	Apr 07 2022 02:28:00	Comcast, POB 3006, Southeastern, PA 19398-3006
516578273	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 06 2022 20:34:15	Credit One Bank, POB 98872, Las Vegas, NV 89193-8872
516578275	EDI: IRS.COM	Apr 07 2022 02:33:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
516578276	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2022 20:34:16	LVNV Funding, POB 10497, Greenville, SC 29603-0497
516648455	Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2022 20:34:17	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516725964	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 06 2022 20:29:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
516578278	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 06 2022 20:29:00	Midland Funding, re: GE Money Bank, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
516819867	EDI: PRA.COM	Apr 07 2022 02:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516819504	EDI: PRA.COM	Apr 07 2022 02:33:00	Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
516578281	Email/Text: signed.order@pfwattorneys.com	Apr 06 2022 20:29:00	Pressler & Pressler, Re :, 7 Entin Rd, Parsippany, NJ 07054
516748108	EDI: Q3G.COM	Apr 07 2022 02:33:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
516578283	+ EDI: DRIV.COM	Apr 07 2022 02:33:00	Santander Consumer USA, 5201 Rufe Snow Hills, North Richland Hills, TX 76180-6036
516616196	+ EDI: DRIV.COM	Apr 07 2022 02:33:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
516618708	+ EDI: DRIV.COM	Apr 07 2022 02:33:00	Santander Consumer USA Inc., as Servicer for Citi, PO Box 961245, Fort Worth, TX 76161-0244
516578284	+ Email/Text: bk-notification@sps-law.com	Apr 06 2022 20:29:00	Schachter Portnoy LLC, re: Cavalry DC 18565-10, 3490 US Rt 1, Princeton, NJ 08540-5920
516578286	+ EDI: SWCR.COM	Apr 07 2022 02:33:00	Southwest Credit Sys, re: Comcast, 4120 International Parkway, #1100, Carrollton, TX 75007-1958
516578287	+ EDI: RMSC.COM	Apr 07 2022 02:33:00	Syncb - Sams CLub, POB 965005, Orlando, FL 32896-5005

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
John Zimnis	on behalf of Joint Debtor Denise Castiello njbankruptcy@law@aol.com.
John Zimnis	on behalf of Debtor Michael J Castiello njbankruptcy@law@aol.com.
Peter E. Zimnis	on behalf of Joint Debtor Denise Castiello njbankruptcy@law@aol.com
Peter E. Zimnis	on behalf of Debtor Michael J Castiello njbankruptcy@law@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8